

Certificate Number: 05781-NJ-DE-038180447

Bankruptcy Case Number: 18-32084



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 12, 2024, at 2:07 o'clock PM PST, Jill Schille completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: February 12, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President